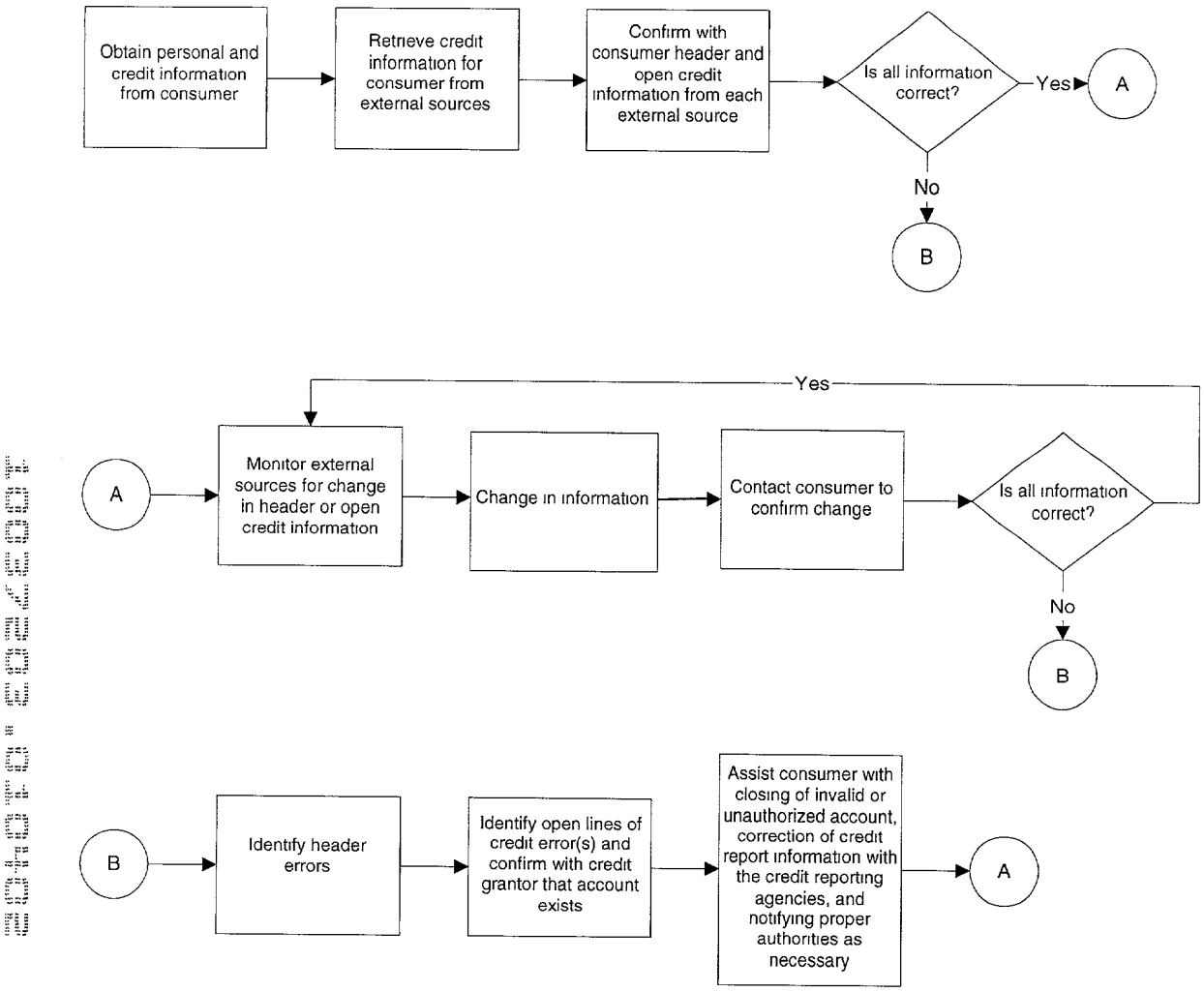
Obtain personal and credit information from consumer
Retrieve credit information for consumer from external sources
Confirm with consumer header and open credit information from each external source
Is all information correct?
Yes
A
No
B
Yes
A
Monitor external sources for change in header or open credit information
Change in information
Contact consumer to confirm change
Is all information correct?
No
B
B
Identify header errors
Identify open lines of credit error(s) and confirm with credit grantor that account exists
Assist consumer with closing of invalid or unauthorized account, correction of credit report information with the credit reporting agencies, and notifying proper authorities as necessary
A

Fig. 1